## REMARKS

Reconsideration of the above identified application in view of the following remarks is respectfully requested. Claims 1-5, 7-21, 23-32, 35 and 37-67 are pending in this application.

In the outstanding Office Action dated January 12, 2004, the Examiner requested the Applicant to point out the reasons for patentability for Claims 37-67. It is believed that has been accomplished in the Amendment filed on October 27, 2003 for Claims 37-40. Each of these claims depends from Claim 35 that was argued in the Amendment filed on October 27, 2003. Thus, Claims 37-40 are patentable for at least the same reasons as Claim 35 and withdrawal of the objection is respectfully requested.

Claim 41 recites a code based door opening apparatus wherein each code is unique and used only once. Moreover, a portion that is inaccessible to the user controls access to a safe room and stores the codes as well. To gain access, the proper unused code must be received from second means in possession of the user. The portion does not run out of codes because they may be automatically refreshed prior to depletion. Zampese does not disclose or suggest such a structural configuration because Zampese allows the number generator to recycle secret codes as previously noted, and Zampese merely uses a single code. Accordingly, Claim 41 and each of the claims depending therefrom distinguish the subject invention from Zampese. Therefore, withdrawal of this objection is respectfully requested.

Turning to Claim 42-48, it is believed that patentability has been established in the Amendment filed on October 27, 2003. Each of these claims depends from either Claim 1 or Claim 17 that were argued in the Amendment filed on October 27, 2003. Thus,

Claims 42-48 are patentable for at least the same reasons as the respective independent

claims and withdrawal of the objection is respectfully requested.

Claim 49 recites a fully automatic method of establishing a secure

connection between a provider and a customer, including the steps of, *inter alia*, providing

an active memory-storage means present on a card for storing a first group of codes

associated with a customer's electronic utility appliance, wherein said active memory-

storage means being <u>smart cards and integrated circuit microchips</u>, providing a computer

for storing a second batch of codes with the provider, said second batch of codes being

identical to the first group of codes, providing <u>a software verification program running on</u>

<u>the computer for selecting, requesting, and receiving a first code from the customer during</u>

<u>establishing a secure connection, the requested selected first code being chosen from</u>

<u>amongst the first group of codes without manual customer intervention</u>, accessing a second

code from the second group of codes, comparing the first code with the second code,

wherein a perfect match is a successful verification and <u>preventing further use of a verified</u>

<u>code by the customer by using a verification software program running on the computer to</u>

<u>automatically recognize previously used spent codes and to avoid reusing them</u>, wherein

previously used codes are not deleted but continues to remain in an active state of service.

Consequently, the spent codes are never used again for the customer.  Zampese does

not disclose or suggest such a structural configuration of a verification software program

barring further use of spent codes because Zampese allows the number generator to

recycle secret codes.  Accordingly, Claim 49 and each of the claims depending

therefrom, namely Claims 50-53, distinguish the subject invention from Zampese.

Therefore, withdrawal of the rejection is respectfully requested.

Claim 54 recites system of an automated multiple strikes verification capability including a verification software module capable of automatically activating and independently launching a series of verifications repeatedly, one after another in quick succession for a triple strike of at least three access codes repeatedly and consecutively until three successively, successful verifications has been obtained in order to establish a secure connection. None of the art of record discloses or suggests such a structural configuration of multiple strikes verification. Accordingly, Claim 54 and each of the claims depending therefrom, namely Claims 55-67, distinguish the subject invention from Zampese. Therefore, withdrawal of the rejection is respectfully requested.

In the outstanding Office Action dated January 12, 2004, the Examiner requested the Applicant to point out the support for Claims 37-67. To meet this requirement, the Applicant has prepared a table attached hereto as an Appendix. In this Appendix, each claim is shown in column 1. Column 2 of the table provides a page and line numbers for at least one portion of the subject specification where support may be found. Accordingly, the Applicant believes that this requirement has been met and withdrawal of the objection is respectfully requested.

Any additional fees or overpayments due as a result of filing the present paper may be applied to Deposit Account No. 04-1105. It is respectfully submitted that all of the claims now remaining in this application are in condition for allowance, and such action is earnestly solicited.

If after reviewing this amendment, the Examiner believes that a telephone interview would facilitate the resolution of any remaining matters the undersigned attorney may be contacted at the number set forth herein below.

Respectfully submitted,

Date: March 12, 2004

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**APPENDIX**

SUPPORTING MATERIALS FOR AMENDMENT OF CLAIMS: APPLICATION 09/250,340

| | Please refer to: |
|---|---|
| 1. (currently amended) A system including at least two parts or stations wherein a transaction or connection between any two or more of said parts or stations is <u>automatically</u> conducted or established by means of an access code, said access code being available to an accessed part or station and requiring an identical access code to be provided to an accessing part of station at the time of conducting the transaction or establishing the connection, wherein said access code is one of a plurality of codes provided to said accessed part or station and available to said accessing part or station, <u>wherein said access codes can be infinitely refreshed,</u> said access code being selected from said plurality of codes at the time of conducting the transaction or establishing the connection such that no two transactions are conducted or no two connections are established with the same access code<u>, and wherein if an identical access code is not provided, the accessed part or stations requests three more access codes from the plurality of codes at the accessing part and requires an identical match with a subsequent three access codes at the accessed part in order to conduct the transaction or establish the connection, such that said previously used codes are not deleted, but remains in an active state of service.</u> | Page 11 line 28 - Page 12 line 3; Page 12 line 26 – Page 13 line 5; Page 8 line 22 - 23<br><br>Page 13 line 16 – 24; Page 7 line 30 - Page 8 line 8<br><br>Page 12 line 18 – 20 Page 15 line 28 - 30 |

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| 2. (currently amended) A system according to claim 1 wherein said selected code is disabled after it has been used to conduct a transaction or establish a connection between said accessed and accessing parts or stations. | Page 2 line 7 – 10 Page 3 line 17 - 21 |

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| 17. (currently amended)     A method of <u>automatically</u> conducting a transaction or establishing a connection between at least two parts or stations by means of an access code, said access code being available to an accessed part or station at the time of conducting the transaction or establishing the connection and requiring an identical access code to be provided to an accessing part or station, said method including the steps of: | |
| making available a plurality of codes to said accessed and said accessing parts or stations; | |
| selecting, at the time of conducting the transaction or establishing the connection, one code from said plurality of codes; | |
| using said selected code to conduct the transaction or establish the connection such that no two transactions are conducted or no two connections are established with the same access code; <u>wherein</u> | Page 12 line 18 – 20<br>Page 15 line 28 - 30 |
| <u>said previously used codes are not deleted  from said accessing and accessed parts and stations but remain in an active state of service;</u> | Page 3 line 5 – 9 |
| <u>said access codes being present in storage means and memory devices sselected from the group consisting of integrated circuit microchips, smart cards, magnetic strips, ATM cards and diskettes associated with the accessing part, wherein the accessing part is selected from the group consisting of</u> | Page 2 line 29 - 32;<br>Page 11 line 28 - Page 12 line 1;<br>Page 12 line 26 –  Page 13 line 5;<br>Page 8 line 22 - 23; |
| <u>mobile transceivers, Automated Teller Machine terminals, personal computers and door opening apparatus;</u> | Page 13 line 16 – 24;<br>Page 7 line 30 -<br>Page 8 line 8; |
| <u>infinitely rejuvenating and refreshing with new codes via auto-loading; and</u> | Page 12 line 5 – 13<br>Page 7 line 9 – 20<br>Page 15 line 11 – 22 |

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| verifying said access codes by an interactive multiple strike challenge-response mechanism. | Page 17 line 14 – 18 |

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| Note:<br>"infinitely rejuvenating and refreshing with new codes via auto-loading"<br>Please refer to Page 11 line 28 – Page 12 line 1; Page 12 line 26 – Page 13 line 5; Page 8 line 22 – 23; |
| "multiple strike mechanism"<br>Please refer to Page 13 line 16 – 24; Page 7 line 30 – Page 8 line 8; |
| "challenge-response mechanism"<br>Please refer to Page 12 line 5 – 13; Page 7 line 9 – 20; Page 15 line 11 – 22; Page 17 line 14 – 18; |

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| 35. (currently amended) A method of establishing a secure connection between a provider and a customer, comprising the steps of:<br><br>providing a magnetic strip on a card for storing a first set of codes with the customer;<br><br>providing a computer for storing a second set of codes with the provider, said second set of codes being identical to the first set of codes;<br><br>receiving a first code from the customer during establishing the secure connection, the first code being selected from the first set of codes without manual customer intervention;<br><br>accessing a second code from the second set of codes;<br><br>comparing the first code with the second code, wherein a perfect match is a successful verification; and<br><br>preventing further use of the first code by the customer by disabling the first code and the second code without manual customer intervention. | <br><br><br><br><br><br><br><br><br><br>Page 2 line 2 – 5<br><br><br><br><br><br>Page 2 line 7 – 10<br>Page 3 line 17 - 25 |
| Note:<br>Page 2 line 2 – 5: Description of computerized functions performed by the Service Provider's verification module.<br>Page 3 line 17 – 25: Description of fully automated mechanical work; no human/ manual customer intervention. | |

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| 37. (New) A method as recited in claim 35, further comprising the steps of:<br><br>activating a code replacement module within the computer based upon a triggering event, wherein the triggering event is <u>disabling</u> of a specified number of codes; and<br><br>automatically loading new codes onto the magnetic strip by the code replacement module. | Page 2 line 7 – 10;<br>Page 16 line 1 – 2;<br><br>Page 8 line 23 – 24;<br>Page 12 line 23 – Page 13 line 5 |

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| 38. (New) A method as recited in claim 35, wherein the automatic loading is an Internet download. | Page 11 line 10 - 12;<br>Page 11 line 28 -<br>Page 12 line 1;<br>Page 12 line 26 –<br>Page 13 line 5; |

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| 39. (New) A method as recited in claim 35,wherein the automatic loading is conducted between wireless devices. | Page 2 line 29 -<br>Page 3 line 3;<br><br>Page 1 line 3 - 8 |

Note: Four utility appliances are linked together in a common inventive concept. What is specified for one electronic appliance may also be applicable to another in the same invention. Page 17 line 23 – 25: Finally, it is to be understood that various alterations, modifications and/ or additions may be introduced into the constructions and arrangements of parts previously described without departing from the spirit or ambit of the invention.

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| 40. (New) A method as recited in claim 35, further comprising the steps of:<br><br>performing verifications until all the codes are used up or spent;<br><br>providing a second magnetic strip to the customer, the second magnetic strip | Page 8 line 17 - 29<br><br>Page 10 line 21 – 28 |

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| having a third set of codes;<br><br>replacing the magnetic strip on the card with the second magnetic strip; and<br><br>storing in the computer a fourth set of codes identical to the third set of codes<br><br>to allow continuing comparing codes for the perfect match to allow the successful<br><br>verification, wherein the third and fourth set of codes never can have a code that has<br><br>been used before. | |

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| 41. (New) A code based door opening apparatus for a safe room comprising:<br><br>a portion that is inaccessible to a user for controlling access to the safe room;<br><br>first means within the portion for storing a first set of codes;<br><br>second means in possession of the user for storing a second set of codes,<br><br>wherein when the user requires access the safe room, the second means serves as an<br><br>electronic key to gain access by providing an unused code to the portion, said portion<br><br>requiring an identical unused code from the first means to grant access to the safe<br><br>room, wherein the first set of codes may be automatically refreshed based upon a<br><br>triggering event such that each code is used only once. | Page 5 line 14 - 28;<br>Page 16 line 25 -<br>Page 17 line 21<br><br><br><br>Page 12 line 26 –<br>Page 13 line 5 |

Note: Four utility appliances are linked together in a common inventive concept. What is specified for one electronic appliance may also be applicable to another in the same invention. Page 17 line 23 – 25: Finally, it is to be understood that various alterations, modifications and/ or additions may be introduced into the constructions and arrangements of parts previously described without departing from the spirit or ambit of the invention.

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| 42. (new)    A system according to claim 17 wherein said selected code is<br><br>deactivated and decommissioned after said selected code has been used to conduct a<br><br>transaction or establish a connection between said accessed and accessing parts or | Page 2 line 7 - 10<br>Page 3 line 17 - 21 |

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| stations. | |
| Note: Deactivated/ decommissioned ==> just another term for disabled. | |

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| 43. (new)     A system according to claim 17 further comprising the step of initially receiving a password to serve as a primary level of security between the accessed part and the accessing part. | Page 7 line 6 – 9<br>Page 15 line 4 – 17<br>Page 11 line 12 – 15<br>Page 12 line 5 – 8 |

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| 44. (new)       A system as recited in claim 1, wherein a verification of access codes is conducted <u>separately and independently of a password and PIN</u> <u>verification.</u> | Page 7 line 6 – 15<br>Page 15 line 4 – 17<br>Page 11 line 12 – 15<br>Page 12 line 5 – 8 |

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| 45. (new)          A system as recited in claim 1, further comprising software means for generating the access codes within a spreadsheet program, wherein,<br><br>     a pattern of character and numbers are manually mixed in a manipulated combination process to generate access codes. | Page 2 line 18 - 21 |

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| 46. (new)          A method as recited in claim 45, wherein the software means is externally located to the accessing and accessed parts. | Page 2 line 24 - 27 |

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| 47. (new)          A system as recited in claim 45, wherein upon completion of download or transfer of additional access codes from said software means;<br><br>     a self-destruct mechanism is automatically activated by the software means to permanently remove and delete all traces of said access codes. | Page 6 line 32 -<br>Page 7 line 4 |

| 48. (new)    A method as recited in claim 45, wherein the access codes are refreshed in groups of 500. | Page 14 line 22 - 23;<br>Page 14 line 31 -<br>Page 15 line 2;<br>Page 15 line 31 -<br>Page 16 line 2;<br>Page 12 line 26 -<br>Page 13 line 5; |
|---|---|
| Note: Four utility appliances are linked together in a common inventive concept. What is specified for one electronic appliance may also be applicable to another in the same invention. Page 17 line 23 – 25: Finally, it is to be understood that various alterations, modifications and/ or additions may be introduced into the constructions and arrangements of parts previously described without departing from the spirit or ambit of the invention. | |

| 49. (new)    A fully automatic method of establishing a secure connection between a provider and a customer, comprising the steps of:<br><br>providing an active memory-storage means present <u>on a card</u> for storing a first group of codes associated with a customer's electronic utility appliance, wherein<br><br>said active memory-storage means being smart cards and integrated circuit microchips;<br><br>said appliances being selected from the group consisting of mobile transceivers, ATM terminals, personal computer and door opening apparatus;<br><br>providing a computer for storing a second batch of codes with the provider, said second batch of codes being identical to the first group of codes;<br><br>providing a software verification program running on the computer for selecting, requesting, and receiving a first code from the customer during establishing a secure connection, the requested selected first code being chosen from amongst the first group of codes <u>without manual customer intervention;</u> | <br><br><br><br><br><br>Page 3 line 5 – 9;<br>Page 14 line 18 – 19;<br><br><br>Page 2 line 29 - 32;<br><br>Page 3 line 3 – 4;<br>Page 11 line 32 –<br>Page 12 line 3;<br>Page 14 line 30 –<br>Page 15, line 2;<br><br>Page 3 line 27 -<br>Page 4 line 19;<br>Page 4 line 29 – 30;<br>Page 2 line 2 – 5;<br>Page 15 line 11 – 26 |

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| accessing a second code from the second group of codes; | |
| comparing the first code with the second code, wherein a perfect match is a successful verification; and | Page 12 line 18 - 20; Page 15 line 28 - 30; |
| preventing further use of a verified code by the customer by using a verification software program running on the computer to automatically recognize previously used spent codes and to avoid reusing them, wherein; | |
| previously used codes are not deleted but continues to remain in an active state of service. | |

Note: Since previously used codes are not deleted, it is only logical & reasonable to conclude that they remain in the system, and in an active state of service. The sentence "previously used codes are not deleted but continues to remain in an active state of service" is specifically included to differentiate application 09/250,340 from Zampese.

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| 50. (new)          A method as recited in claim 49, wherein said integrated circuit microchips, may be used as independent, stand-alone memory devices directly used and associated with said user's electronic utility appliances. | Page 16 line 4 – 24; Page 14 line 21 – 28; Page 3 line 5 – 9; |

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| 51. (new)          A method as recited in claim 49, wherein said memory-storage means may be smart cards. | Page 16 line 19 – 24; Page 3 line 5 – 9; Page 14 line 19 – 21; |

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| 52. (new)          A method as recited in Claim 50, further comprising the steps of: | |
| initiating a trigger mechanism to verify said access codes, said trigger mechanism being a positive verification by PINs and passwords; | Page 7 line 6 – 15<br><br>Page 15 line 4 – 26; Page 7 line 6 – 24; Page 12 line 5 – 16; |
| using three way transmission traffic during the verification process; | Page 4 line 29 – 30; Page 2 line 2 – 4; |
| using a "real time" interactive challenge-response mechanism wherein, | Page 12 line 5 – 13; Page 7 line 9 – 20; |
| verifications are carried out at the point in time of a connection being made, or | Page 15 line 11 – 22; |

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| verifications are carried out at the point in time of a connection being made, or | Page 17 line 14 – 18; |
| transaction being conducted; | Page 2 line 2 – 5; |
| | Page 4 line 29 – 30; |
| using an auto-selection mechanism for selecting specific access codes for | Page 3 line 31 – |
| | Page 4 line 3; |
| verification, wherein usage of the codes is managed by a verification software | Page 3 line 17 – 23; |
| | Page 12 line 18 – 20; |
| program | Page 15 line 28 – 30; |
| programmed to disable previously used codes in order to avoid reusing them, | |

Note:
**"Using three way transmission traffic during verification process,"**
Please refer to page 7 line 6 – 24; page 12 line 5 – 16; page 15 line 4 – 26.
These passages describes the three steps of verification process, beginning from the action initiated by the accessing part, to establish an electronic link with the accessed part, using
❖ PIN/ Passwords/ ESN verification process – first transmission;
❖ Request by the accessed part to the accessing part for specifically selected access codes – second transmission;
❖ Reply sent by the accessing part to the accessed part including the selected access codes – third transmission;

**"Real time,"**
Please refer to page 2 line 2 – 4; page 4 line 29 – 30.
These passages describes a verification process being carried out – right at the point in time of the connection being made, or transaction being conducted; irrespective of the distance or difference in local time between the accessing & accessed stations; without any noticeable time lapse/ gap.

**"Interactive challenge-response mechanism,"**
Please refer to page 12 line 5 – 13; page 7 line 9 – 20; page 15 line 11 – 22; page 17 line 14 – 18.
These passages describes the workings of a challenge-response mechanism as specified.
**Interactive** – refers to the interactions and communication between the accessed & accessing stations;
**Challenge** – refers to the request (action command) issued by the accessed station to the accessing station to provide a valid, specifically selected access codes for verification;
**Response** – refers to the reply (reactive work done) sent by the accessing station to the accessed station inclusive of the specifically selected access codes requested for verification;

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| 53. (new)  A method as recited in claim 52, further comprising of | Page 3 line 31 – |
| | Page 4 line 19; |
| the steps of: | |
| | Page 7 line 6 – 23; |
| using a fully automated variable access codes verification process without the | Page 12 line 5 – 16; |
| | Page 13 line 7 – 24 |
| user's interference or manual work; | Page 15 line 4 – 26; |

| user's interference or manual work; | |
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| Note: All of the listed supporting materials are descriptive of an automated computerized verification process. No manual work by the end-user is required. | |

| 54. (new)      A system of an automated multiple "strikes" verification capability, comprising;<br><br>a verification software module capable of automatically activating and independently launching a series of verifications repeatedly, one after another in quick succession<br><br>for a triple strike of at least three access codes repeatedly and consecutively until three successively, successful verifications has been obtained in order to establish a secure connection. | Page 7 line 30 – Page 8 line 8;<br><br>Page 13 line 16 – 24; |
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| 55. (new)      A system and method as recited in claim 54; wherein said multiple strikes verification may be initiated by a triggering event;<br><br>said triggering mechanism being the failure of an initial verification sequence. | Page 7 line 25 – Page 8 line 8;<br><br>Page 13 line 7 – 24; |
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| 56. (new)      A system as recited in claim 55, wherein a memory-storage means retains the codes and the codes are rejuvenated and refreshed with new supplies of access codes;<br><br>said self-rejuvenative process being automatically initiated and repeated over and over; thus<br><br>ensuring and guaranteeing a perpetually inexhaustible supply of fresh access codes for verification; wherein the codes are rejuvenated by<br><br>maintaining a stockpile of fresh groups of new access codes in support of an automated self-loading mechanism; | Page 8 line 22 – 23;<br><br>Page 15 line 31 – Page 16 line 2;<br><br>Page 11 line 28 – Page 12 line 3;<br><br>Page 12 line 23 – Page 13 line 5;<br><br>Page 10 line 21 – 28; Page 13 line 3 – 5; Page 16 line 10 – 12; |
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| automated self-loading mechanism; | Page 12 line 26 – 31; |
| a trigger mechanism initiated by a low number of fresh access codes remaining in the storage memory devices; wherein, the | |
| self-rejuvenating mechanism enabled by the auto-loading capability of said software program is automatically activated; wherein, "spent" access codes that have been previously used, are replaced, rewritten and topped up with fresh access codes; | Page 8 line 20 – 23; Page 12 line 21 – 24; |
| means of an auto-select mechanism wherein, one fresh group of new access codes is automatically selected out of a stockpiled reserve of 1,000 groups, for delivery and conveyance | Page 12 line 28 – 30; |
| via electronic communications systems and means such as the Internet directly into the end-user's utility appliances such as mobile transceivers, Automated Teller Machine terminals, personal computers, and, | Page 11 line 10 – 12; Page 12 line 30 – 31; |
| associated storage means and memory devices such as ATM cards, smart cards, integrate circuit microchips, magnetic strips and computer diskettes. | Pg. 2 line 29 through Page 3 line 3; Page 3 line 5 – 9; |

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| Note: Please refer:<br>**Self-Rejuvenative/ self-refreshing means:** Page 8 line 22 – 23; Page 15 line 31 – Page 16 line 2; Page 11 line 28 – Page 12 line 3; Page 12 line 23 – Page 13 line 5; |
| **Stockpiling of fresh groups of access codes:** Page 10 line 21 – 28; Page 13 line 3 – 5; Page 16 line 10 – 12; Page 12 line 26 – 31; |
| **Auto-loading trigger mechanism:** Page 12 line 26 – 31; |
| **Rewriting/ replacing/ topping up/ replenish:** Page 8 line 20 – 23; Page 12 line 21 – 24; |
| **Auto-select mechanism:** Page 12 line 28 – 30; |
| **Auto-loading via electronic communication system:** Page 11 line 10 – 12; Page 12 line 30 – 31; |
| **Utility appliances & memory-storage means:** Page 2 line 29; Page 3 line 3; Page 3 line 5 – 9; |

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| 57. (new)    A system as recited in claim 56, wherein, performing verifications until a last access code is left;  wherein, | |
| a verification process utilizing the last access code serves to act as the trigger mechanism, | Page 12 line 26 – 31; |

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| mechanism,<br><br>prompting the service provider's verification software to initiate an auto-selection and thereafter an auto-loading sequence; after the user has been verified,<br><br>to select a fresh group of access codes and loading the fresh group directly into the user's electronic utility appliances and storage-memory means. | |

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| 58. (new)        A system as recited in Claim 56, wherein an auto-selection mechanism is initiated for choosing at random, one specific group of new access codes out of the reserved 1,000 groups of access codes stockpiled for auto-loading. | Page 12 line 27 – 31;<br>Page 13 line 3 – 5;<br>Page 16 line 12;<br>Page 10 line 23 – 24; |

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| 59. (new)        A system as recited in Claim 56, further comprising of an auto-loading mechanism of the software program which is activated after the user has been verified; wherein<br><br>said first part of the plurality of access codes is delivered and auto-loaded into the user's electronic utility appliances and the first storage means; wherein<br><br>said delivery means being wireline electronic communication systems (ATM terminal). | Page 11 line 28 – 32;<br><br><br><br>Page 12 line 26 – 31;<br>Page 2 line 29 – Page 3 line 3;<br><br>Page 11 line 24 – 26; |

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| Note:<br>Electronic communication channels between ATM terminals/ bank computer, and Personal Computer/ service provider computer system, is normally conducted through wire lines. |

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| 60. (new)        A system as recited in Claim 59, wherein said delivery means being a wireless electronic communication systems. | Page 2 line 29 –<br>Page 3 line 3;<br>Page 14 line 1 – 5;<br>Page 14 line 10 – 16; |

| Note: Electronic communication between Mobile transceivers and the telephone exchange are conducted through wireless telecommunication channels and means. |
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| 61. (new)   A system as recited in Claim 60, wherein said electronic communication systems and means of delivery being the Internet. | Page 2 line 29 – Page 3 line 3; Page 11 line 10 – 11; |
|---|---|

Note: **Electronic Communication Channels described in specification of Application 09/250,340:-**
* Page 11 line 10 – 13: personal computer (PC) 41 connected to computer system 40 **via connection 42** such as the internet, and verification module 43.
  Connection/ Line 42 may be ➔ electronic wire-line, wire-less & internet communication systems.

* Page 12 line 5 – 16: transmission of request/ reply via connection 42.
* Page 7 line 9 – 20: transmission of request A/ reply C
* Page 15 line 11 – 22: transmission of request A/ reply C

These three references describes and points to electronic communications systems that may be – wire-less, wire-line or internet channels, as is known in the art.

Electronic communication channels between ATM terminals/ bank computer, and Personal Computer/ service provider computer system, mobile transceivers/ telephone exchange is normally conducted through wire-lines, wire-less and internet.

| 62. (new)   A system as recited in Claim 61, further comprising the means for storing said access codes from said user's electronic utility appliances into related receiving, or storage-memory means such as diskettes, magnetic strips and ATM Cards, directly associated with said Automated Teller Machine terminals, mobile hand-phones and personal computers. | Page 2 line 29 – 31; Page 3 line 5 – 9; |
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| 63. (new)   A system as recited in Claim 62, wherein said storage-memory means comprises smart-cards. | Page 3 line 5 – 9; Page 16 line 18 – 20; |
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| 64. (new)     A system as recited in Claim 62, wherein said storage-memory means comprises integrated circuit microchips. | Page 3 line 5 – 9;<br>Page 16 line 18 – 20; |

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| 65. (new)     A system as recited in Claim 64, further comprising an auto-loading mechanism wherein, a second part of the plurality of codes, is concurrently assigned, and auto-loaded from a | Page 11 line 28 -<br>Page 12 line 3; |
| code replacement module (17, 47, 59) into said second codes storage means and the codes storage module (15, 46, 58) associated with the accessed part or station, | Page 12 line 32 -<br>Page 13 line 5;<br><br>Page 3 line 9 – 15; |
| under an address which corresponds to a first storage means unique identity assigned to each respective user. | |

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| 66. (new)     A system as recited in Claim 54, wherein said system is an electronic key being used in securing, restricting and controlling physical access into a high security area. | Page 5 line 14 - 17; |

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|---|---|
| 67. (new)     A system as recited in Claim 66, including a verification software program routine for operating a electro-mechanical door opening apparatus associated with the high security area. | Page 17 line 14 – 21;<br>Page 3 line 31 – Page 4 line 19; |